

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: CHERI E. MORGAN

Debtor(s).

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)
X

Case No. 24-70091-JAD

Chapter 13

Related to Docs. #6, 32 and 46

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor in accordance with the Stipulation to Resolve Debtor's Objection to Claim #5 and Adversary Case 24-07006
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated March 11, 2024
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$ 1,145 to
\$ \$1,265 per Stipulation and request of Debtor, effective

November 1, 2024; and/or the Plan term shall be changed from 36 months to 60 months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: _____


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 1st day of November, 2024

Dated: 11/1/2024


United States Bankruptcy Judge ^{sjk}
Jeffery A. Deller

Stipulated by:

s/ James M. McClure
Counsel to Debtor

Stipulated by:

James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Michele McGowan for Statebridge LLC
Counsel to affected creditor

FILED
11/1/24 2:34 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Cheri E Morgan
Debtor

Case No. 24-70091-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Nov 01, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2024:

Recip ID	Recipient Name and Address
db	+ Cheri E Morgan, 230 France Street, Sproul, PA 16682-8106
15693757	Breezeline, Batterymarch Park, Suite 200, Quincy, MA 02169
15693758	+ Collection Bureau of Hudson VA, PO Box 846, Newburgh, NY 12551-0846
15693761	+ Robertson, Anschutz, Schneid, Crane, 113 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1705
15693762	+ Ruth Brown, 1107 Franks Lane, Claysburg, PA 16625-8044
15693765	+ Statebridge Company, PO Box Box 173313, Denver, CO 80217-3313
15693766	+ United States Attorney, US Courthouse, 700 Grant Street; Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 02 2024 00:58:46	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: resurgentbknofications@resurgent.com	Nov 02 2024 00:29:24	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: RASEBN@raslg.com	Nov 02 2024 00:34:00	STATEBRIDGE COMPANY, LLC, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
15708632	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 02 2024 00:58:47	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15693759	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 02 2024 00:34:00	Internal Revenue Service, PO Box 37004, Hartford, CT 06176-7004
15697366	Email/PDF: resurgentbknofications@resurgent.com	Nov 02 2024 00:58:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15693763	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 02 2024 00:35:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15693764	^ MEBN	Nov 01 2024 23:53:27	Statebridge Company, 6061 South Willow Drive, Suite 300, Greenwood Village, CO 80111-5151
15718388	Email/PDF: ebn_ais@aisinfo.com	Nov 02 2024 00:58:44	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15693767	+ Email/Text: Bankruptcy@wsfsbank.com	Nov 02 2024 00:35:00	Wilmington Savings Fund Society, 500 Delaware Avenue, Wilmington, DE 19801-1490
15719467	^ MEBN	Nov 01 2024 23:53:18	Wilmington Savings Fund Society, FSB., d/b/a Christiana Trust as Trustee, for PNPMS Trust III, Statebridge Company, LLC, 6061 S. Willow Dr. Suite 300, Greenwood Village, CO 80111-5151
15719572	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 02 2024 00:35:00	Wilmington Savings Fund Society, at. el, c/o

District/off: 0315-7

User: auto

Page 2 of 2

Date Rcvd: Nov 01, 2024

Form ID: pdf900

Total Noticed: 19

Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City UT 84165-0250

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, not in its i
15693760	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as Legal Title Trustee for BCAT 2019-22TT dcarlon@kmlawgroup.com
James M. McClure	on behalf of Plaintiff Cheri E Morgan jmccclure@bmzlaw.com slash@bmzlaw.com;calbright@bmzlaw.com
James M. McClure	on behalf of Debtor Cheri E Morgan jmccclure@bmzlaw.com slash@bmzlaw.com;calbright@bmzlaw.com
Michelle L. McGowan	on behalf of Creditor STATEBRIDGE COMPANY LLC mimcgowan@raslg.com
Michelle L. McGowan	on behalf of Defendant Wilmington Savings Fund Society FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust III c/o Statebridge Company, LLC mimcgowan@raslg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7